

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joseph White
Jeanette F. White
Debtors

Case No. 19-02253-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Jul 28, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2022:

| Recip ID | Recipient Name and Address |
|-------------------|--|
| db/jdb 5203015 | Joseph White, Jeanette F. White, 25 Smith Drive, Kunkletown, PA 18058-2539 Mercury Card/Fb&T/Tsys, 2220 6th St, Brookings, SD57006-2403 |

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | + EDI: PHINAMERI.COM | Jul 28 2022 22:43:00 | AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853 |
| cr | + EDI: RECOVERYCORP.COM | Jul 28 2022 22:43:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5225173 | EDI: PHINAMERI.COM | Jul 28 2022 22:43:00 | AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096 |
| 5203003 | EDI: PHINAMERI.COM | Jul 28 2022 22:43:00 | Americredit/Gm Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX76096-3853 |
| 5203004 | Email/Text: bk@avant.com | Jul 28 2022 18:38:00 | Avant LLC/Web Bank, 222 N La Salle St, Chicago, IL60601-1003 |
| 5203005 | EDI: TSYS2 | Jul 28 2022 22:43:00 | Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE19899-8801 |
| 5203006 | EDI: TSYS2 | Jul 28 2022 22:43:00 | Barclays Bank Delaware, PO Box 8803, Wilmington, DE19899-8803 |
| 5203007 | EDI: CAPITALONE.COM | Jul 28 2022 22:43:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT84130-0285 |
| 5218211 | EDI: CAPITALONE.COM | Jul 28 2022 22:43:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 5203008 | EDI: CAPITALONE.COM | Jul 28 2022 22:43:00 | Capital One Bank USA N, PO Box 30281, Salt Lake City, UT84130-0281 |
| 5203009 | Email/Text: electronicbkydocs@nelnet.net | Jul 28 2022 18:38:00 | Department of Education/Nelnet, Attn: Claims, PO Box 82505, Lincoln, NE68501-2505 |
| 5203010 | Email/Text: electronicbkydocs@nelnet.net | Jul 28 2022 18:38:00 | Dept of Education/Nelnet, 3015 S Parker Rd, Aurora, CO80014-2904 |
| 5203011 | EDI: PHINAMERI.COM | Jul 28 2022 22:43:00 | Gm Financial, PO Box 181145, Arlington, TX76096-1145 |
| 5203012 | Email/Text: bk@lendingclub.com | Jul 28 2022 18:38:00 | Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA94105-2985 |

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|---------|---|----------------------|---|
| 5203013 | Email/Text: bk@lendingclub.com | Jul 28 2022 18:38:00 | LendingClub, Attn: Bankruptcy, 71 Stevenson St Ste 1000, San Francisco, CA94105-2967 |
| 5228091 | + EDI: LENDNGCLUB | Jul 28 2022 22:43:00 | LendingClub Corporation, 595 Market Street, Suite 200, Attn Bankruptcy Dept, San Francisco, CA 94105-2807 |
| 5203014 | Email/Text: bknotification@loandepot.com | Jul 28 2022 18:38:00 | Loandepot, 26642 Towne Centre Dr, Foothill Ranch, CA92610-2808 |
| 5203016 | Email/Text: Mercury@ebn.phinsolutions.com | Jul 28 2022 18:38:00 | Mercury/Fbt, Attn: Bankruptcy, PO Box 84064, Columbus, GA31908-4064 |
| 5203017 | Email/Text: nsm_bk_notices@mrc cooper.com | Jul 28 2022 18:38:00 | Mr. Cooper, PO Box 650783, Dallas, TX75265-0783 |
| 5203018 | + EDI: AGFINANCE.COM | Jul 28 2022 22:43:00 | One Main Financial, PO Box 3251, Evansville, IN 47731-3251 |
| 5212474 | + EDI: AGFINANCE.COM | Jul 28 2022 22:43:00 | OneMain, PO Box 3251, Evansville, IN 47731-3251 |
| 5203019 | + EDI: AGFINANCE.COM | Jul 28 2022 22:43:00 | Onemain, 47731-3251, PO Box 1010, Evansville, IN 47706-1010 |
| 5203021 | EDI: AGFINANCE.COM | Jul 28 2022 22:43:00 | Onemain Financial, Attn: Bankruptcy, 601 NW 2nd St, Evansville, IN47708-1013 |
| 5230827 | EDI: PRA.COM | Jul 28 2022 22:43:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 5221630 | EDI: Q3G.COM | Jul 28 2022 22:43:00 | Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 5203022 | EDI: RMSC.COM | Jul 28 2022 22:43:00 | Synch/lowes, PO Box 965005, Orlando, FL32896-5005 |
| 5203023 | EDI: RMSC.COM | Jul 28 2022 22:43:00 | Synch/paypal Extras Mc, PO Box 965005, Orlando, FL32896-5005 |
| 5203201 | + EDI: RMSC.COM | Jul 28 2022 22:43:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5203024 | EDI: RMSC.COM | Jul 28 2022 22:43:00 | Synchrony Bank/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL32896-5060 |
| 5203025 | EDI: RMSC.COM | Jul 28 2022 22:43:00 | Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL32896-5060 |
| 5228497 | + Email/Text: nsm_bk_notices@mrc cooper.com | Jul 28 2022 18:38:00 | U.S. BANK NATIONAL ASSOCIATION, PO Box 619096, Dallas TX 75261-9096 |
| 5206145 | + Email/Text: RASEBN@raslg.com | Jul 28 2022 18:38:00 | U.S. Bank National Association, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461 |
| 5208168 | + Email/Text: electronicbkydocs@nelnet.net | Jul 28 2022 18:38:00 | U.S. Department of Education co Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911 |
| 5203026 | Email/Text: bknotice@upgrade.com | Jul 28 2022 18:38:00 | Upgrade Inc, 275 Battery St Fl 23, San Francisco, CA94111-3305 |

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|------------------|
| 5203020 | | 47706-1010 |

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| cr | *+ | U.S. Bank National Association, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461 |
| 5335976 | *P++ | AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096 |
| 5203027 | *P++ | UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, Inc., 275 Battery St Fl 23, San Francisco, CA94111-3305 |

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2022 at the address(es) listed below:

| Name | Email Address |
|-------------------------------|--|
| Ashlee Crane Fogle | on behalf of Creditor U.S. Bank National Association afogle@rascrane.com |
| Bradley Warren Weidenbaum | on behalf of Debtor 1 Joseph White weidenbaumlaw@gmail.com G25181@notify.cincompass.com |
| Bradley Warren Weidenbaum | on behalf of Debtor 2 Jeanette F. White weidenbaumlaw@gmail.com G25181@notify.cincompass.com |
| Jack N Zaharopoulos (Trustee) | TWeclf@pamd13trustee.com |
| Rebecca Ann Solarz | on behalf of Creditor U.S. Bank National Association as Trustee for American General Mortgage Loan Trust 2010-1 American General Mortgage Pass-Through Certificates, Series 2010-1 bkgroup@kmllawgroup.com |
| Sindi Mncina | on behalf of Creditor U.S. Bank National Association smncina@raslg.com |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov |

TOTAL: 7

Information to identify the case:

| | | |
|---|-------------------|---|
| Debtor 1 | Joseph White | Social Security number or ITIN xxx-xx-8310 EIN ----- |
| First Name Middle Name Last Name | | |
| Debtor 2 (Spouse, if filing) | Jeanette F. White | Social Security number or ITIN xxx-xx-8963 EIN ----- |
| First Name Middle Name Last Name | | |
| United States Bankruptcy Court Middle District of Pennsylvania | | |
| Case number: 5:19-bk-02253-MJC | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph White

Jeanette F. White

**By the
court:**7/28/22Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

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Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.